

Newsletter

Winter 2021

www.paragonha.org.uk

Keep Up To Date!

We know from feedback that many of you enjoy getting our newsletter but in between issues you can keep up to date with what is happening by following us on **Facebook** or **visiting our website**.

Welcome to the Winter Newsletter – and it's a bumper edition giving all the latest on what is happening in your Association.

Read on to find out more about:

- Current Services Update
- After Covid – what next? Share your views
- Future rent plans
- Get the Heads Up on benefits from our Tenancy Sustainment Officer
- Changes to the repairs service
- Staying Safe at Home
- Alteration to Property
- Investment Programme Update
- Tenant Scrutiny Panel News & Policies – what do you think?
- News from the Owners Group
- Performance figures
- Christmas & New Year Services

It is coming up to the holiday period, so we wish you all a Merry Christmas and a Happy New Year. **Stay safe and well.**

From All at the Paragon Team

Services Update

Covid has not gone away but we are managing to restore services to you so here is a quick summary of where we are at. We will continue to give you updates as things progress.



Office & Phones

The office is closed to the public meantime

as we continue to work from home as far as possible, in line with Government Guidelines. Staff are working from the office in small groups and in rotation to minimise the potential for the spread of Covid. We have no firm date for re-opening, but we are considering a number of options and we would like your views – you can tell us what you think by completing our survey.

See the enclosed survey to find out how to take part.

We are still using the temporary phone number of **01324 878050**. We are procuring a new phone system to increase our ability to be able handle calls while staff are working from home.

We will update you as this progresses.



Home Visits

We are carrying out some home visits

e.g. repair inspections etc and when we do we are putting safety measures in place. If you need to see us in person, we are happy to arrange that.



Rent Payments

We are still closed for cash collection

in the office, and we appreciate that might cause some difficulties for some people. However, we have been able to put some alternatives in place including increasing our capacity for taking phone payments.

Thanks to everyone for continuing to pay your rent on time. Remember, if you are having difficulties in making your payment, get in touch with the Tenancy Management Team – they can help. Our Tenancy Sustainment Officer can help with a range of issues including helping you get any benefits you might be entitled to. The main message is **please stay in touch**

continued on Page 2

with us – the earlier we know about it then the more help we can offer.

We post information on our Facebook page about benefits and sign post you to useful sites - for example, do you know about the **Young Carer Grant** or **Best Start Foods**? Or you can get energy saving advice too.

The Finance Team have streamlined a few things and some of you will have received a letter about using a new allpay card. We would appreciate it if everyone who got the letter follows the instructions as this will help get your payments processed more quickly. If you have any questions on this call **Amar Campbell** our Factoring and Income Assistant.



Allocations & Lettings

We have continued to accept applications and let houses. It is taking a bit longer than usual to let houses because of the additional safety precautions required but we are housing people.



Estate Management

Claire, Karen and Kiran are out and about on our estates and dealing with all the usual issues such as rubbish, garden condition, close conditions and more. Trees are very topical at this time of year, and we have published our guide of how we manage these on our website – have a look at our page on tree management on Page 14.



Investment

There was good news in May when we were able to get our investment work back on site. The programme of boiler, bathroom, one off kitchen replacements, electrical upgrade works, fire and carbon monoxide alarms and planned painter work continues this year.



Participation

Last bit in this section but certainly not least, is an update on participation. During the Covid restrictions we have kept our participation activities going – See Page 10 to find out more.



Repairs & Gas Servicing

We have restored the standard repair target times and have caught up with the backlog of repairs which occurred due to lockdown. Gas servicing and safety checks are ongoing as usual. Please help us by allowing access for your annual safety check and service – we need in to make sure you stay safe and warm.

Repair Response Times

Emergency – 2 hours

Urgent – 3 days

Right to Repair – usually 24 hours

5 Day Routine – plumber/
electrician

10 Day Routine – all other trades



Any Questions? Just Contact Us

Phone: 01324 878050

Email: enquiries@paragonha.org.uk

Or contact us through Messenger on Facebook or via our Website Contact Form

After Covid – What Next?



Covid has changed the world and we are all doing things differently now. We would like your views on how the Association shape our services going forward.

Should we keep Mon to Fri office hours? Would you like to access more services online? Are we doing enough to make services accessible to you?

Your views are very welcome.

See our enclosed survey special to find out more about how you can make your views known.





**Got a view?
- then please get in touch**

There are opportunities for tenants to get involved at all stages of this process – just get in touch and look out for updates on Facebook and on our website.

Future rent plans

Rent Harmonisation – What's it all about?

Thanks to everyone who has shared their views on rent setting as part of our previous two rent consultation exercises. Following on from your feedback, we are currently undertaking a Rent Harmonisation Exercise. This is being supported with specialist advice from an independent housing consultant, Arneil Johnston.

Here is how we are approaching the project:



STEP 1

Analysis of existing rents including affordability – what are current rents, how do rents vary for our different properties; how do they compare to rents of other housing providers and how do we look at incomes and affordability for the people we are housing?



STEP 2

Use the information to build a rent model. Rents are usually charged based on the characteristics of the property e.g. size, type, garden etc., Should we look at other things like heating type, age of components including bathrooms, roofs?



STEP 3

Weigh up the options – how do we ensure a rent structure which is straightforward, fair and transparent taking affordability into account



STEP 4

Look at the impact of any changes on tenants and on the Association's finances - how do we introduce any changes?



STEP 5

Talk to tenants about the findings and what they think of these - but remember you can be involved in all the stages.



STEP 6

Produce a report with recommendations on the way forward for rent levels for consideration of the Management Committee.

The information being provided by Arneil Johnston has been very valuable to date. Here are some of the initial findings:

How our rents compare:

PHA rents are on average 3% less than locally operating Registered Social Landlords (RSLs)/Housing Associations

Property Size	Paragon HA	RSLs Average Rents	Difference	%
Bedsit	£64.52	£69.42	-£4.90	-7%
1 bedroom	£71.24	£77.79	-£6.55	-8%
2 bedroom	£78.88	£87.33	-£8.45	-10%
3 bedroom	£90.88	95.05	-£4.17	-4%
4 bedroom	£103.30	£101.39	£1.91	2%
Average	£82.95	£85.57	-£2.62	-3%



Tenancy Matters



Repairs Update

The McDougall Group (TMG), the contractor who carries out most of our repair work, has been recently bought over by McGill, a well-established contractor who carries out repair and maintenance work for several local councils and housing associations. Their main office is in Dundee, and you can find out more from their website www.mcgill.co.uk.

The existing contract between the Association and TMG will transfer to McGill's so there are no major changes at this time. Going forward you may see some changes like McGill vans in use. We are in close contact with them to try and make sure all goes smoothly.

Please ensure that you check the ID of anyone who calls at your home on our behalf to carry out inspections or repairs. If in any doubt, don't let them in and give us a call.

We look forward to working with them.

NEW ROLE

Helping to get repairs right

We are delighted that **Martin Doren** recently joined us to take on the role of **Repairs Quality Standards Officer**, Martin is an experienced repairs professional and also worked on new housing development.

His main tasks are

- Looking at repair performance – what is going right and what is not
- A bit of “troubleshooting” where things might not be going well
- Acting as link between the repairs contractor and tenants where required
- Making sure that the contractor is meeting their obligations, including on health and safety.

Alteration To Property



From time to time, tenants may want to make alterations to their home or garden – maybe new kitchen units, a shower, new fencing, putting up a shed and more.

There are provisions in your tenancy agreement to allow this but only if certain conditions are met. So, if you are thinking about doing any alterations you need to apply to us first. Please do not start any work before you have permission.

If you are planning any alterations, then get in touch and we will send you a form. The Maintenance Officer will then consider what you are proposing including any health and safety issues. He will then recommend to the Housing Manager if permission is to be granted and we will not unreasonably refuse this.

There may be conditions attached such as you having to maintain the improvement in the future and/or provide copies on any certificates e.g. electrical or gas safety certificates.

We have had examples where tenants have undertaken work without permission and have created serious safety hazards. This can put your life at risk and cause damage to the property so please speak to us before you start work. We will also require you to remove any unapproved alterations at your cost. It can take a few weeks to get approval so the sooner you speak to us the better.

Your Tenancy Rights – TAKE CARE OF THE FUTURE

Sometimes situations at home may change and there are ways that we may be able to help, provided that you have kept us up to date with who lives in the household.

For example, you may have to move for work, or to care for someone. You may be worried that adult children living with you may be left without a home if you give up your tenancy, or sadly if the person holding the tenancy dies and you live with them, but are not on the tenancy, you may not have any rights to stay.

You may be able to pass your tenancy on to someone else, or take the tenancy over. These rights are known as **assignments** (where you move out) and **successions** (where the tenant is deceased). These rights might benefit members of your household if they have lived with you in the property for at least 12 months AND you have told us that they are living with you. This also applies if you want to add someone as a joint tenant.

This is not just an Association rule – it is Scottish Government legislation. We know that when you get a new partner and they move in with you, or when an adult child moves back in, telling us about the change may not be top of your list of priorities, but it should be if you want to safeguard their position if anything were to happen to you in the future.

Always make sure you tell us who lives at home with you and any changes to that.

Benefit Round Up



- **Removal of the Covid uplift** - at the start of the pandemic, the government introduced a temporary increase of £86.67 a month to the Universal Credit standard allowance. The government has now removed this uplift from any Universal Credit payments received on or after the 13th of October 2021.
- **Planned increase to work allowances** – if you have children and/or limited capability for work, you will be eligible for a work allowance in your Universal Credit. A work allowance is an amount of earnings that you can keep before your income starts to reduce the amount of Universal Credit you receive. In the Autumn Budget 2021, the Chancellor announced that the work allowances will be increased by £500 a year from 1st December 2021.
- **Planned reduction to the taper rate** – when you receive Universal Credit and have earned income, your maximum Universal Credit entitlement will reduce if you have earnings over and above your work allowance (if applicable, see above). If you do not have a work allowance, then your maximum Universal Credit entitlement will reduce if you have any earned income. The rate at which your Universal Credit will reduce is known as the taper rate. At present, the taper rate is set at 63%. This means that for every £1 of net earned income you receive over and above your work allowance (if applicable), your maximum Universal Credit entitlement will reduce by 63p. In the Autumn Budget 2021, the Chancellor announced that the taper rate will reduce to 55% from 1st December 2021. This means that your

maximum Universal Credit entitlement will reduce by 55p (instead of 63p) for every £1 of net earned income over and above your work allowance (if applicable).

- **Minimum Income Floor reinstated** – if you are gainfully self-employed, your Universal Credit entitlement may be calculated using an assumed level of earnings. This is called a 'minimum income floor'. The minimum income floor is calculated based on the National Minimum Wage for your age multiplied by the number of hours you are expected to work. If your earnings are below the minimum income floor Universal Credit have calculated, the minimum income floor figure will be used to work out your Universal Credit entitlement instead of your actual earnings. In March 2020, the minimum income floor was suspended temporarily to provide additional support for self-employed people on low incomes during the Covid-19 pandemic. This has gradually started to be reintroduced since 1st August 2021.
- **Managed migration to Universal Credit** – in the Autumn Budget 2021, the Chancellor has announced that plans to move people from legacy benefits onto Universal Credit has been pushed back to an expected completion date of March 2025 (previously September 2024).

Sarah Nicolson our

Tenancy Sustainment Officer has provide us with a round of the latest on welfare benefits.

We also post updates on benefits on our Facebook page so it is worth having a look.

Universal Credit Helpline: 0800 328 5644



National Minimum Wage:

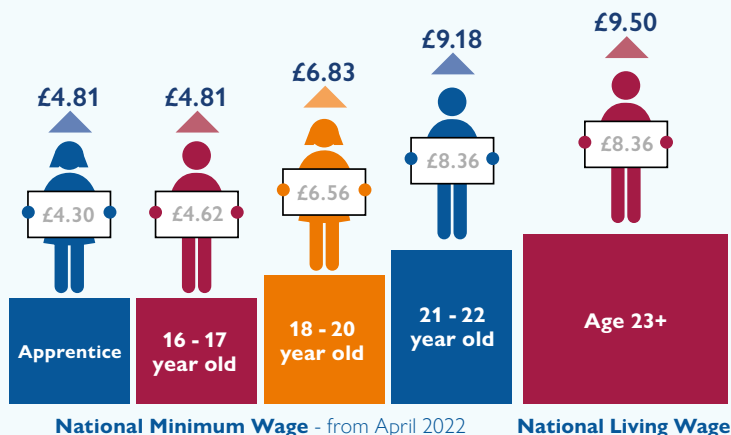
In the Autumn Budget 2021, the Chancellor announced the rates for the national living wage and national minimum wage will be increased from 1 April 2022.



The National Living Wage for those aged 23 and over, will increase from £8.91 per hour to £9.50 per hour.

The National Minimum Wage for those aged 22 and under, will increase as follows:

- The rate for 21 – 22-year-olds will increase from £8.36 to £9.18 per hour
- The rate for 18 – 20-year-olds will increase from £6.56 to £6.83 per hour
- The rate for 16 – 17-year-olds will increase from £4.62 to £4.81 per hour
- The rate for apprentices from £4.30 to £4.81 per hour

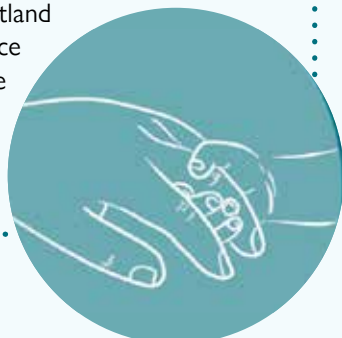


Winter Support Fund:

In October 2021, the UK Government launched a £500 million Household Support Fund which be available until March 2022. The Scottish Government has received £41 million from this fund and has set up a Winter Support Fund which it states, “will help those on low incomes, children and people at risk of homelessness against a backdrop of rising living and fuel costs”.

Child Disability Payment:

Child Disability Payment is a new benefit from Social Security Scotland which will replace Disability Living Allowance (DLA) for children in Scotland from 22nd November 2021. This means that anyone making a NEW claim for a child under 16 who has extra care or supervision needs and/or mobility problems because of a mental or physical disability or long-term health condition, will need to apply for Child Disability Payment rather than DLA for children. If your child already receives DLA, they will be transferred without having to make a new claim and there will be no change to the amount of money they receive. Social Security Scotland will write to them in advance of this happening. For more information, please visit: www.mygov.scot/child-disability-payment.



IF YOU ARE WORKING AND NEED TO SELF-ISOLATE:

If you are an employee earning an average of £120 a week and you cannot work because you are self-isolating for certain reasons, then you may be eligible for Statutory Sick Pay of £96.35 a week from your employer. For more information, please see www.gov.uk/statutory-sick-pay.

If you are self-employed or not eligible for Statutory Sick Pay and you cannot work because you are self-isolating for certain reasons, then you may be eligible to claim New Style Employment and Support Allowance (ESA). New Style ESA is a fortnightly payment that can be paid on its own or at the same time as Universal Credit. Eligibility is based on your national insurance contribution record; this means that to qualify you will normally need to have been working within the last 2 to 3 years and have made (or been credited with) class 1 or class 2 national insurance contributions. Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style ESA.

New Style ESA can be claimed online at www.gov.uk/guidance/new-style-employment-and-support-allowance#how-to-claim.

If you cannot apply online, you can contact the Universal Credit helpline on **0800 328 5644** to apply.

If you are a low-income worker and Test and Protect tell you to self-isolate and you will lose income as a result, you may be able to apply for a £500 Self Isolation Support Grant from your local Council. To check eligibility and find out how to apply, visit www.mygov.scot/self-isolation-grant/check-if-you-qualify-and-how-to-apply.

There is lots of help you can get with benefits and we know it is hard to find your way round what is available. We can only cover so much in the newsletter, so Sarah Nicolson, Tenancy Sustainment Officer is producing a number of online articles for our website and Facebook page to give you more information. Please look out for these over the next few weeks.

We will cover areas such as:

Low Income and Out of Work Benefits -

including:

New Style Jobseeker's Allowance (JSA) - If you are working age and are unemployed or work less than 16 hours a week you may be able to claim New Style JSA. This is a fortnightly payment that can be paid for up to 182 days and can be claimed on its own or at the same time as Universal Credit. Eligibility is based on your national insurance contribution record; this means that to qualify you will normally need to have been working within the last 2 to 3 years and have paid (or been credited with) class 1 national insurance contributions to qualify. Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style JSA.

New Style JSA can be claimed online at www.gov.uk/guidance/new-style-jobseekers-allowance#how-to-claim. If you cannot apply online, contact Jobcentre Plus on **0800 055 6688**.

More information on Universal Credit (UC) - UC is a monthly benefit which can help with living and rental costs. Eligibility is based on household income, circumstances, and capital within a monthly assessment period. Please note that you will **NOT** qualify for UC if you/your partner have capital of £16,000 or more.

UC can be claimed online at www.gov.uk/apply-universal-credit or contact the UC Helpline on **0800 328 5644**.

If you/your partner have reached State Pension age then you will not be eligible for UC or New Style ESA/JSA, but instead you may be eligible to claim Pension Credit for help with living costs and/or Housing Benefit for help with your rent. Pension Credit can be claimed by contacting **0800 99 1234**. Housing Benefit can be claimed from your local Council.



Help For Families - including:

Free School Meals - Every child at a local council school can get free school lunches during term-time in primary 1 to 4, regardless of your household income.

You can also apply to your local Council for free school meals for your child(ren) if you are in receipt of a qualifying benefit.

School Clothing Grant - If you are in receipt of a qualifying benefit and your child is at school, you may also be eligible for payment towards the cost of school clothing and footwear (clothing grants) to the value of £120.00 per child/per year. If your child turned 16 on or before the 30th September 2021, they will not be eligible for this grant but can apply for Education Maintenance Allowance instead.

Find out more details on your local Council's website.

The deadline for Clothing Grant applications is 31st March each year.

Scottish Child Payment - If you are responsible for a child under the age of 6 years old, you can apply to Social Security Scotland for a Scottish Child Payment, if you are in receipt of one of the following benefits:

- Universal Credit
- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance

Applications can be made online at www.mygov.scot/scottish-child-payment/how-to-apply or by calling Social Security Scotland free on **0800 182 2222**, Monday to Friday 8am to 6pm.

Best Start Grant and Best Start Foods - If you are in receipt of a qualifying benefit or under the age of 18, then you may be eligible for help from Social Security Scotland's Best Start Grant and/or Best Start Foods during pregnancy or if you are responsible for a child of a certain age.

For more information or to apply, please visit:

www.mygov.scot/best-start-grant-best-start-foods.



Charter Report

Annual Report on Charter - ARC

Whilst most would agree 2020/21 was a year like no other, for much of the Association's work we tried to maintain "business as usual" approach despite home working for many of our staff members.

One task on the agenda was the submission of the Annual Return on the Charter (ARC) to the Scottish Housing Regulator. It shows how we have performed in key areas. You can find more details on our website but here are a few highlights.



Repairs

Although there were restrictions on what kind of repairs we were able to do, we continued to provide emergency repairs throughout and right to repair response times were re-introduced as soon as we were able. We now have a Repairs Quality Standards Officer in post and have been pleased to see an almost immediate positive reaction to this.



Rent arrears

Covid led to an initial increase in arrears but we were pleased to see them stabilise at similar levels to the previous year. There were changes in legal process due to Covid legislation (for example extending the notice period to 6 months and banning evictions in most circumstances) so there are a small proportion of tenants carrying unprecedented levels of arrears and the team continue to work with tenants to manage tenancies in a sustainable way.

In recognition of the impact of Covid on everyone the Management Committee made the decision not to increase rents in 2021/22.



Anti-Social Behaviour

As we all began adapting to covid restrictions - especially the stay-at-home approach - we saw levels of anti-social behaviour fluctuate. The majority of residents worked hard to be good neighbours and get on with each other and we thank you for that. We reintroduced site visits and Estate Inspections as soon as we were able. We have seen a further increase in reports of rubbish dumping and fly tipping and continue to work with a range of partners in an effort to manage this.



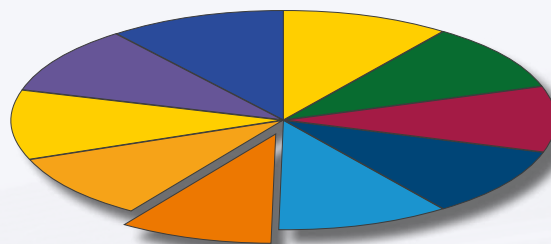
Allocations

Between April and May 2020, we were unable to allocate properties. Some allocations resumed in June with the initial emphasis on working with local authorities to house homeless households. Increased cleaning and other health and safety requirements meant that the time to get an empty property ready increased significantly. We also moved to 'socially distanced' viewings and sign ups on site.

Over All Satisfaction 2020/2021

We hope you have all had the opportunity to look at our Annual Charter Report which was uploaded to our website at the end of October but thought we would take the opportunity to share performance on 5 key indicators with you. If you would like a copy of the full Charter Report please let us know.

The figure we used for the ARC Return is now several years old and this will be the last time the figure is used. We are pleased that more recent survey data is showing an increase in overall satisfaction levels.



Association	% Rate
SHN Average	88.71
SHR Scottish Average	88.71
Peer Group 7 - Large stock transfer	86.61
Link Group	89.50
Ochil View Housing Association	90.94
Paragon Housing Association	80.04
Weslo Housing Management	87.48
Clackmannanshire Council	91.01
Stirling Council	87.13
Falkirk Council	91.80

Please have a look at the more detailed information on our Facts & Figures Section of the website. It includes our full ARC return and a report produced with the help of the Tenant Scrutiny Panel, to put some of the figures in a wider context. We also publish our Quarterly Key Performance Indicators here. You can also have a look at our Annual Report which give more background to the work of the Association and how we are performing.



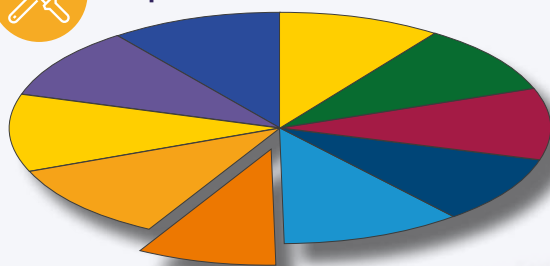
Right First Time

Right First Time	2019/20	2020/21	2019/20	2020/21
SHN Average	92.36	91.37		
SHR Scottish Average	92.36	91.37		
Peer Group 7 - Large stock transfer	91.43	92.68		
Link Group	79.86	68.79		
Ochil View Housing Association	90.77	89.74		
Paragon Housing Association	86.46	93.18		
Weslo Housing Management	90.29	87.45		
Clackmannanshire Council	92.50	97.16		
Stirling Council	87.99	95.25		
Falkirk Council	97.27	85.90		

Although we were disappointed that overall satisfaction with repairs was quite low, we were pleased to see that in our Covid Survey in August 2020 over 90% of you told us you were happy with our response to emergency repairs during the Covid crisis.



Repair Satisfaction 2020/2021



Repair Satisfaction 2020/21	% Rate
SHN Average	89.97
SHR Scottish Average	89.97
Peer Group 7 - Large stock transfer	90.90
Link Group	86.31
Ochil View Housing Association	98.60
Paragon Housing Association	76.92
Weslo Housing Management	99.51
Clackmannanshire Council	98.59
Stirling Council	90.66
Falkirk Council	93.68

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Allocations - Average Relet Days

	2019/20	2020/21
SHN Average	31.80	56.20
SHR Scottish Average	31.80	56.20
Peer Group 7 - Large stock transfer	30.91	52.26
Link Group	25.57	35.66
Ochil View Housing Association	16.46	55.80
Paragon Housing Association	25.86	52.69
Clackmannanshire Council	35.21	39.93
Stirling Council	51.97	66.82
Falkirk Council	41.20	66.84

Unsurprising the arrival of the Covid Pandemic meant a big increase in the average number of days taken to let a property. We are working hard to ensure this doesn't increase further in 2021/22.



Rent Arrears

	2019/20	2020/21
SHN Average	3.84	4.49
SHR Scottish Average	4.49	
Peer Group 7 - Large stock transfer	3.14	2.88
Link Group	2.93	2.79
Ochil View Housing Association	4.41	4.02
Paragon Housing Association	3.40	4.31
Weslo Housing Management	2.58	2.62
Clackmannanshire Council	3.85	3.27
Stirling Council	8.82	7.71
Falkirk Council	5.33	7.61

Like other Housing Associations we saw an increase in rent arrears, but we have continued to engage with tenants experiencing difficulties paying their rent in a supportive way and are pleased to see arrears have reduced so far this year.

Get Involved – a real life story

We offer many ways for you to get involved in our work or share your views and not even lockdown restrictions could stop this.

Our Tenant Scrutiny Panel continued to meet, albeit virtually, and we also set up a Facebook page in an attempt to reach more of you with important updates.

We know that sometimes it might be hard for people to get involved – they may worry that they don't know anything so can't contribute, maybe they find it difficult to talk to the staff or feel they will not be taken seriously. So here is a real story about getting involved.

Many of you, especially those of you who stay in Grangemouth or come along to the AGM will know Malcolm Richards, who is a tenant and a member of both the Management Committee and the Tenant Scrutiny Panel.

He shared with us why he got involved.



There are lots of ways to get involved!



It is not just about tenants...

We know that communities are made up of lots of people so we welcome input from anyone using our services - so whether you are a tenant, or you are an owner in one of our estates, or you have applied for housing with us you can join in too.

Participate With Paragon - What is on the Participation Menu?

Over the next few months, we will be reviewing and consulting on a number of key policies and strategies, including:

Factoring Policy – we would love to hear from owners what they think of the draft policy (uploaded to our website) and we will be holding a number of consultation events in December. Details of events are on the website – visit our Owners Space and have a look at the Owners Update page.

Allocations Policy – we're not anticipating any major changes; this is your opportunity to let us know what you think allocation priorities for the Association should be. We would love to hear from people who are on our housing list. At the moment we are working on an Allocations - Frequently Asked Questions Booklet. **Are there any questions you think we should include?**

"A few years ago, my late wife and I were offered, due to our disabilities, an adapted flat suitable to our needs. This made a real difference. I have had an association with Paragon and its forerunners since coming to Grangemouth many moons ago.

Being a community activist, I wondered how I could repay this service and help make a difference. They provided the answer - come and join the "Tenants Scrutiny Group" so I expressed an interest and went along to a meeting. I met people from other areas such as Stirling and Clackmannanshire who have the same issues as we have in the Falkirk/Grangemouth areas.

We met with members of staff at all levels who advised on their roles in the Association, from The Secretary, Finance & Investment Manager, Housing Manager, Repairs & Renewals Manager, The Estates Team, The Host Team - a friendly approachable and courteous group of people who form Team Paragon.

Meeting the team gave us a better knowledge of the Association and how it operated. When it came to the Annual Rent increase details were given by the Finance & Investment Manager, we asked questions got the answers and then made our recommendations to the Committee. This year due to covid the recommendation was 'NO INCREASE' which was accepted. We have also met with

the contractors who do the repairs, gained insight into their workings, and expressed our views regarding their operations.

It became time for the Annual General Meeting and nominations for the Committee. I asked for details as I had previously thought of attempting this. My late wife saying you have enough on, so I took her advice at that time. I was subsequently elected and what a chance to see how a business operates, how your views and interest are sought and valued.

Nothing is too much trouble for the staff, who will go the extra mile to assist, guide, and advise you. Training is also given even during the lockdown, meetings are held via ZOOM, although obviously we miss the face-to-face contact, the cup of tea, and chat.

There are sayings 'You cannot teach an old dog new tricks' and 'There is life in the old dog yet.'

Take it from me - this old dog has a new life and has learned new tricks thanks to Paragon.

Come along and try - join a great team and make a difference."

Malcolm

Arrears Policy - Following on from Covid it is more important than ever that we have a "fit for purpose" arrears policy. We need to be empathetic to the struggles tenants face but maximise income collection so we can deliver services and investment to everyone. **It would be really good to get tenants' perspectives on this - so why not get involved?**

Estate Management Strategy - Trying to be a good social landlord goes beyond individual properties and tenancies. The wider estate conditions matter - it would be great to get some fresh eyes telling us what's working well and what is not - **please share your views!**

Tenant Participation Strategy & Policy - This helps us to keep you at the centre of Paragon's activities - it is due an update - tell us what you think?

Reactive Repairs Policy - Repairs are a key part of the service - help us develop a new Reactive Repairs Policy. **If you have had a good or bad experience of a repair in the past why not share that experience with us and help to shape the future of our reactive repairs service.**

Rent Consultation - Take a look at the information we've given you on Page 3. This gives you all the details about the rent harmonisation exercise. You will all know that we froze rents in 2021/22 - in December and January, we will be consulting on the 2022/23 increase. **Please feed in your views.**

Equalities Policy - we are updating this policy with the help of a well-known specialist in this field, Dr Stewart Montgomery - **bring your expertise too - tell us how we can ensure we are providing an accessible and supportive service for everyone.**

If you would like to get involved in any or all of the above, or you are just generally interested in getting involved with Paragon, then please contact Evelyn Mathershaw (Housing Manager) or Charlene Syme (Senior Housing Officer).

Get in Touch / Tenant Participation

Call us on **01324 878050**

Email: enquiries@paragonha.org.uk



Around The Houses

The programme of boiler, bathroom, one off kitchen replacements, electrical upgrade works, fire and carbon monoxide alarms and planned painter work continues this year.

New Bathrooms

There have been 42 new installs since April 2021 and we are continuing to survey others within the Tillicoultry and Plea estates.

Gas Heating & Boilers

Since April 2021 there have been 92 new installs, mainly in Denny and Camelon. We have fitted some "one off" Air Source Heat Systems in areas off the gas network. This type of heating has a low carbon footprint.

Painter work

This year painter work is concentrated in Denny. In addition to the six-year external painter work, the internal communal block closes are included in this cycle.

Fire & Carbon Monoxide Detectors (FCMD) & Electrical Works

We are in the final year of completing the install of FCMD to all properties within the Associations ownership along with a few one-off properties that require electrical upgrade works.

Those properties still to be completed are, in the main, due to no access being provided to allow the works to be completed. The Association, in line with your tenancy agreement will force entry to your home to undertake these works if you do not allow access. The costs of the forced entry charged to you.

When contacted by our contractor, GD Chalmers, please accommodate access arrangements as soon as possible to complete the works. This will provide you and your neighbours with the assurance that your home, you and your family are protected through the early warning of fire through the detection alarms. One tenant of a home where these are fitted said:

"I feel a lot safer in my home knowing all the alarms are working together and if a fire was to start in one room all alarms will sound giving us an early warning. Really happy to now have a test button for alarms in a convenient place on the wall to test alarms rather than having to use step ladders to press test button on the smoke alarm up on ceiling."

Covid has had a major impact on the programme of works and going forward there may be delays in the supply of materials, cost increases and labour shortages for some trades. We are working closely with our contractors to manage these issues and we have used longer term framework agreements to help us and our contractors plan for the future.

We have recently undertaken a full stock condition survey. Thanks to those of you who provided access to the independent surveyors to carry out inspections.

The survey largely confirmed our existing data. We will use the information to help plan future energy efficiency works required to meet the new Energy Efficiency Standard Social Housing 2 (EESH 2) target set for 2032 together with other improvement works.

EESH 2 Target - 2032

What is it? All social housing meets, or can be treated as meeting, EPC Band B (Energy Efficiency rating), or is as energy efficient as practically possible, by the end of December 2032 and within the limits of cost, technology and necessary consent.

This is a challenging target to meet, particularly in older properties so we need to plan carefully and take advantage of any grant funding, interest free loans or other funding route that might be available to us. We are working on some re-modelling of the investment plan as we look at achieving whole house energy efficiency between now and 2032.

Work should be completed by 2032. We have asked for views from you on what investment priorities should be and will discuss plans in our various participation groups

When this is done, we plan to issue all residents with an Investment Newsletter Special advising on proposed improvement works over the next 5 year period for each individual home type. The last version we published was well received.



Safe and Warm

The safety of tenants, residents, contractors, staff and the public is very important so here are some safety advice and some energy tips.

We have a Home Safety and Security Section on our website and regularly post safety and energy advice on our Facebook page so you can find out more there.



Stay Safe



FIRE

- Have a look at the Scottish Fire & Rescue Service Festive Safety Leaflet on our website www.paragonha.org.uk/fire-safety
- Make a fire safety action plan – what would you do in the event of a fire in your home?
- Check your fire and smoke alarms to make sure they are working as they should be – see the video on our Facebook page
- Do not block pathways, closes or stairs – this could stop people escaping in a fire
- Don't leave rubbish in closes or communal areas – dispose of rubbish responsibly – see details of council uplifts services on Page 16.



REPORT IT

- If you have a problem – know how to report it
- Keep all your important phone numbers to hand – we have given you some here – if you have an emergency contact us as quickly as you can



GAS

- Make sure you let us in to do your gas safety check and annual service to keep your system in good running order
- If you suspect a gas leak report it immediately National Gas Emergencies on **0800 111 999**.

Only use a mobile phone from outside the property.

The number is free and available 24 hours a day.

- Follow the advice given by the emergency adviser.



COVID

- Keep following the Covid advice published by the Scottish Government



ENERGY MATTERS

- Energy prices and supply are a problem for all of us at the moment – Visit the Martin Lewis Money Saving Expert web page www.moneysavingexpert.com for the latest advice on what to do about suppliers and tariffs
- Visit Home Energy Scotland's website or Facebook page for energy savings tips and advice.



WATER

- Make sure you know what to do if you have burst or frozen pipes – there is a guide on our website: www.paragonha.org.uk/dealing-with-frozen-burst-pipes
- If you are going away over the holidays make sure you leave some heating on or drain your system to avoid burst pipes
- If you are leaving your home for a while or not using a water outlet like a shower, sink etc make sure you avoid legionella risks - we have a guide to water safety on our website.



INSURANCE

- If you are a tenant and your home is damaged then while the Association may be responsible for repair to the property, but not your household items
- Make sure you have insurance in place – there are great schemes available for tenants including a pay as you go option – check our website for details.

Enjoy the holidays and stay safe.

Some advice on the management of trees

We want trees in our estates as they provide a number of benefits – they are helping us and the planet by absorbing carbon dioxide and they reduce airborne pollutants. They can make areas look nice. They help to channel storm water and provide valuable habitat for wildlife such as birds, bats and insects.

However, we appreciate that sometimes trees can be a nuisance and if they become diseased or decayed, they can sometimes pose a risk to safety. So here is how we will manage them.

What we won't do

- We will avoid pruning or felling trees unless unavoidable
- Trees will NOT normally be pruned or felled due to problems with:
 - Shade
 - Falling leaves, fruit, or flowers
 - Pollen
 - Interference with TV, mobile phone, or Wi-Fi signal (residents should contact their service provider for a solution)
 - Bird droppings
 - Obstruction of Views
- Because they are too big or too tall – unless dangerous
- Obstruction of utility cables (these are the responsibility of the utility company or owner)



What we may consider

- Where it is considered the high hedges, legislation may apply
- Branches touching a building or structure
- Trees in a clearly unsuitable locations (as determined and recommended by a qualified tree surgeon)
- Roots or aerial parts causing significant structural damage
- Clear evidence of subsidence damage caused by a tree
- Tree branches obscuring streetlights, road signs or CCTV cameras – in this instance we would be looking to the local authority for guidance.

Claire Rowland our Estates Officer tells us that a lot of queries come her way from tenants and owners about trees so we thought it might be useful to tell you about how we manage the many trees that are located throughout our estates.

What happens if you report an issue with a tree

- We will record the report on our tree register so we have a record - all estate trees are numbered
- A member of our estates team will undertake a visual inspection within 2 weeks of you reporting your concerns. In some instances, we may undertake further monitoring over a period of time.
- If the officer believes work might be required, then a further inspection by a qualified arborist will be undertaken to make recommendations and we will seek the advice of the Local Authority Tree Preservation Officer
- If you are aware of a tree that you think needs inspected, then please email us at enquiries@paragonha.org.uk or call on 01324 878050. If you can send us a picture that would be of assistance to us.

We have a number of estate plans on our website and they give an indication of the landscaped areas in estates and where trees may be located. These plans may change as trees are removed but they may help you locate the trees that form part of the estate.

Trees in private gardens are treated differently. If a tree is within the boundaries of a private garden, even if this is of a Paragon tenancy then the actions we can take are limited. In general terms responsibility for the tree lies with the owner of the property or the tenant if it is a Paragon tenancy. However, in the case of a Paragon tenancy if the tree is believed to be unsafe, we will work with the tenant to come up with a plan of action.

Who pays for it?

The arrangements for landscape maintenance vary across the 3 local authority areas we work in but in most areas works to mature trees in landscaped areas are carried out at a charge to the Association. If you are a tenant, then you pay for this through your rent. If you are an owner in the estate, then you may be liable for a share of the cost of undertaking any tree works.

It is important that we only undertake such work when it is absolutely necessary and only where required and we will consult with owners on costs. However, if there is an urgent Health & Safety issue then we will go ahead and do it.

OWNERS SPACE



Owners Group

An online owners group has been set up to look at issues affecting owners. There has been good feedback and you can find out more about their work from our website.

The group is currently considering a review of the Factoring Policy - including the level of the management fee and the timing of invoices. **Get in touch if you would like to be involved.**

Owners Accounts and Buildings Insurance

Owners covered by our Factoring Scheme receive bills twice a year, usually in January and July. Just a reminder that the next round on bills will be issued in January 2022. Those owners in the Building Insurance Scheme will also get their schedule of insurance and accompanying leaflet.

Throughout the estates owned by the Association there are owners and tenants living side by side as neighbours. All of us have an interest in these estates and want them to be well looked after and pleasant areas to live in.

WHAT OWNERS NEED TO KNOW

The Property Factors (Scotland) Act 2011 sets out requirement for factors including providing owners with a Written Statement of Services. It should contain the following:

- The basis on which an individual or organisation is authorised to act as a factor
- The services they provide in this role and what specific share of costs the owner is liable for
- Information regarding financial and charging arrangements, such as how payments by homeowners are collected
- How complaints and enquiries will be dealt with
- A declaration of any financial or other interests that the factor may have in the land to be managed (for instance, if the factor himself is a homeowner)
- Information on how the factor can be removed if homeowners are dissatisfied with their performance

If you are an owner and think you have not received this or perhaps misplaced it then please give us a call and we can provide you with a copy. These can vary from estate to estate depending on how services are provided so it is important that you get the one relevant to your property.

Getting up to date information

We have a dedicated Owners Space Section on our website and will post information on it for owners. You can find it at:

www.paragonha.org.uk/owners-space.

Fire and Carbon Monoxide Detectors (FCMD) Legislation

To meet the amended Housing (Scotland) Act 1987, all domestic properties in Scotland should have interlinked FCMD alarms from February 2022. This legislation covers all tenures, so owners are included, as are properties let out by private landlords. We would urge all owners to put arrangements in place for the installation and maintenance of these. **Check our Facebook page for more details on how the alarms can improve fire safety.**

Paragon's Buy Back on the Open Market Policy - BBOOM

In the Falkirk area we can access some funding to buy back properties with vacant possession. If you are looking to sell a property, then get in touch with Charlene Syme our Senior Housing Officer.

Change of Ownership

If you are selling your property in one of our estates please advise us of the change of ownership by emailing us at enquiries@paragonha.org.uk, or write to us at the office or call us on **01324 878050**. That way we can correctly apportion any charges between outgoing and incoming owners.



CONTACTS QUICK GUIDE

Paragon Housing Association	Telephone: 01324 878050 Website: www.paragonha.org.uk Email: enquiries@paragonha.org.uk
Out of Hours	
Emergency Reactive Repairs The McDougall Group Out of Hours Gas Repairs City Technical Services	0800 975 1234 0333 202 0708
For Gas Leaks National Grid Emergency Services	0800 111 999
Scottish Water Helpline	www.scottishwater.co.uk 0800 0778 778
Flooding warnings and advice SEPA Floodline	www.sepa.org.uk 0345 9881 188
Electricity Suppliers - may vary by area	
Scottish Power Energy Networks	0800 092 9290
Scottish Hydro (Scottish Hydro now part of SSEN)	0800 300 999
Note some phones lines may be free from a landline but not from a mobile. Some companies offer online reporting facilities - visit their websites for more information.	
Council Bulk / Special Uplifts Please note that arrangement and charges differ in each council are so please contact them direct if you need an uplift. Our staff can also provide you with advice on refuse collection and special uplifts. Your council may also offer an online booking form. Check details on their website.	
Clackmannanshire Council	01259 450000
Falkirk Council	01324 506070
Stirling Council	01786 404040



PUBLIC HOLIDAYS

Office Closed

Christmas

Monday 27th, Tuesday 28th,
Wednesday 29th December 2021

New Year

Monday 3rd, Tuesday 4th,
Wednesday 5th January 2022

Only emergency repairs will be carried out during this period. You can find out how to report these by visiting:
www.paragonha.org.uk/our-services/repair-services-emergencies

www.paragonha.org.uk